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APPLICANT: Petter NEMETH et al

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TITLE: PAYMENT CARD AND METHOD

Commissioner for Patents
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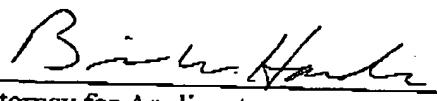
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Respectfully submitted,


 March 16, 2005
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